

Fill in this information to identify the case:

Debtor 1 Janet Wilamowski

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case Number 23-12723 PMM

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** PNC Bank, N.A.

**Court claim no. (if known):** NA

**Last four digits** of any number you  
use to identify the debtor's account: 3812

**Date of payment change:**  
Must be at least 21 days after date 12/ 01/2023  
of this notice

**New total payment:** \$311.36  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Daily Simple Interest Accrual for Billing Period

**Current mortgage payment:** 304.55

**New mortgage payment:** 311.36

Debtor 1 Janet Wilamowski  
First Name Middle Name Last Name

Case number (if known) 23-12723

**Part 3: Sign Here**

**The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.**

*Check the appropriate box.*

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Vicki Pringle  
Signature

Date 11 / 07 / 2023

Print: Vicki Pringle

Title: Support Specialist

Company PNC Bank, National Association

Address: P.O. Box 94982  
Number Street

Cleveland, OH 44101-0570  
City State ZIP Code

Contact Phone: 1-800-642-6323 Ext.

Email: bankruptcy@pnc.com

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
(Philadelphia)

IN RE: Janet Wilamowski	Case No. 23-12723 Judge Patricia M. Mayer Chapter 13
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CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on November 7, 2023, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: Allen B Dubroff  
Trustee: Kenneth E. West  
Office of the United States Trustee

Further, I certify that, on November 7, 2023, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed to the following at the address shown below:

Janet Wilamowski

549 Susan Drive King of Prussia, PA 19406

By: /s/ Vicki Pringle  
Vicki Pringle  
PNC Bank, N.A.  
P.O. Box 94982  
Cleveland OH 44101  
855-245-3814